

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Vincent A Cuddeford
Debtor

Case No. 11-05242-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 3
Total Noticed: 70

Date Rcvd: Aug 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2016.

db +Vincent A Cuddeford, II, 820 6th St., Weatherly, PA 18255-1555
aty +Heather Stacey Riloff, Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
cr +Capital One Auto Finance, c/o Parker McCay P.A., 9000 Midlantic Drive, Suite 300,
P.O. Box 5054, Mount Laurel, NJ 08054-5054
4168785 +16001 North Dallas Parkway, Addison, TX 75001-3311
3914606 +Atty. David Fein, Ste 5000, Mellon Ind. Ctr, 701 Market St., Philadelphia, PA 19106-1538
3914610 +Berkheimer, PO Box 995, 50 N. 7th St., Bangor, PA 18013-0995
3914611 +Borough of Weatherly, 10 Wibur ST, Weatherly, PA 18255-1437
3914612 +Bureau of Corporation Taxes, PO Box 280701, Harrisburg, PA 17128-0701
3914613 +Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431
3934865 +Capital One Auto Finance, PO BOX 829009, Dallas, TX 75382-9009
3914621 +Carbon Co Domestic Relations, 69 Broadway Ste 2, Jim Thorpe, PA 18229-2039
3976211 +Carbon County Domestic Relations, P.O. Box 30, Jim Thorpe, PA 18229-0030
3914622 +Carbon County Tax Claim Bureau, Courthouse Annex, P.O. Box 37, Jim Thorpe, PA 18229-0037
3914625 Commonwealth of PA, Dept. of Rev., Bur. of Ind. Tax, PO Box 280431,
Harrisburg, PA 17128-0431
3914630 +DJ Joan L. Snyder, Sr., 2012 W. Pine St., Dunmore, PA 18512-2209
4649096 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
3914632 First National Community Bank, 102 E. Drinker St., Dunmore, PA 18512-2491
3914633 Getman Biryly, LLP, 800 Rand Bldg, 14 Lafayette Square, Buffalo, NY 14203-1995
3914634 +Gillespie & Miscavage, 67 N. Church St., Hazleton, PA 18201-5801
3914635 +Goldbeck McCafferty & McKeever, Ste 5000 - Mellon Indep Ctr, 701 Market St,
Philadelphia, PA 19106-1541
3914636 Hayt Hayt & Landau, 6th Fl, 400 Market St., Philadelphia, PA 19106
3914637 Hayt Hayt & Landau, Atty. Arthur Lashin, 6th Fl, 400 Market St., Philadelphia, PA 19106
3914640 IRS/Bankruptcy, Special Procedure Branch, PO Box 628, Pittsburgh, PA 15230
3914638 +Integrity Financial Partners, Inc., 4370 W. 109th St., Ste 100,
Overland Park, KS 66211-1316
3914643 +JP Harris Associates LLC, Delinquent Tax Collector, PO Box 226,
Mechanicsburg, PA 17055-0226
3914641 +James R. Nanovic, Esq., 57 Broadway, PO Box 259, Jim Thorpe, PA 18229-2011
3914642 +John Greeley, 106 North Denton Tap Rd, Suite 210-348, Coppell, TX 75019-2138
3914645 +Lynn A. Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345
3914646 +Lynn A. Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345
3914647 +Lynn A. Cuddeford, 3 Butler, Apt. 2D, Pittston, PA 18640-1942
3914648 +Lynn Cuddeford, 155 W River St., Apt. F2, Wilkes-Barre, PA 18702-2345
3934883 +M & T BANK (1), 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221-7748
3914660 +M&T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1420
3914661 Michael E. Scoliere, Linebarger Goggan Blair & Sampson, PO Box 90128,
Harrisburg, PA 17109-0128
3914663 +Northstar Location Services, LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
3914665 +PHEAA/American Ed. Svcs, PO Box 2461, Harrisburg, PA 17105-2461
3914666 +Raymond Cournoyer, Cournoyer Painting, 11 Croll Rd., Zion Grove, PA 17985-9643
3914667 +Sage Capital Recovery, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1908
3914668 +Sandra E. Eroh, 102 Washington St., Weatherly, PA 18255-1132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Aug 04 2016 19:03:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067
3914605 +EDI: IRS.COM Aug 04 2016 19:04:00 ACS Support, PO Box 57, Bensalem, PA 19020-0057
3914607 +EDI: BANKAMER.COM Aug 04 2016 19:04:00 BAC Home Loans Servicing, Countrywide Home Loans,
7105 Corporate Dr., PTX C-35, Plano, TX 75024-4100
3914608 +EDI: BANKAMER.COM Aug 04 2016 19:04:00 BAC Home Loans/Countrywide, 450 American St #SV416,
Simi Valley, CA 93065-6285
3924554 +EDI: BANKAMER2.COM Aug 04 2016 19:03:00 Bank of America, N.A., 475 Crosspoint Pky.,
Getzville, NY 14068-1609
3914617 +EDI: CAPITALONE.COM Aug 04 2016 19:04:00 Capital One, PO Box 5155, Norcross, GA 30091
3914614 +E-mail/Text: cms-bk@cms-collect.com Aug 04 2016 19:05:21 Capital Management Svc,
726 Exchange St. Ste 700, Buffalo, NY 14210-1464
3914615 +EDI: CAPITALONE.COM Aug 04 2016 19:04:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
3914616 +EDI: CAPITALONE.COM Aug 04 2016 19:04:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
3914620 +EDI: CAPONEAUTO.COM Aug 04 2016 19:03:00 Capital One Auto Finance, PO Box 260848,
Plano, TX 75026-0848
3914618 +EDI: CAPONEAUTO.COM Aug 04 2016 19:03:00 Capital One Auto Finance, 3901 Dallas Pkwy,
Plano, TX 75093-7864
3914619 +EDI: CAPONEAUTO.COM Aug 04 2016 19:03:00 Capital One Auto Finance, 3905 N. Dallas Parkway,
Plano, TX 75093-7892
3965641 +EDI: CAPITALONE.COM Aug 04 2016 19:04:00 Capital One Bank (USA), N.A.,
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
3914623 +EDI: CHASE.COM Aug 04 2016 19:03:00 Chase Bank, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3914624 +EDI: CHASE.COM Aug 04 2016 19:03:00 Chase Bank USA, PO Box 15298,
Wilmington, DE 19850-5298

3941201 EDI: CHASE.COM Aug 04 2016 19:03:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145

3914628 EDI: DISCOVER.COM Aug 04 2016 19:03:00 Discover, PO Box 30943, Salt Lake City, UT 84130

3918325 EDI: DISCOVER.COM Aug 04 2016 19:03:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

3914629 +EDI: DISCOVER.COM Aug 04 2016 19:03:00 Discover Financial Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316

3986748 +E-mail/Text: rita.robles@key.com Aug 04 2016 19:05:20 Key Equipment Finance Inc,
1000 S. McCaslin Blvd, Superior, CO 80027-9437

3914644 +E-mail/Text: rita.robles@key.com Aug 04 2016 19:05:20 Key Equipment Finance, Inc.,
3075 Highland Pkwy, 7th Fl., Downers Grove, IL 60515-5563

3914656 +E-mail/Text: camanagement@mtb.com Aug 04 2016 19:05:21 M & T Bank, NA,
1 Fountain Plz., Fl 4, Buffalo, NY 14203-1495

3922824 E-mail/Text: camanagement@mtb.com Aug 04 2016 19:05:21 M & T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NY 14221

3914655 E-mail/Text: camanagement@mtb.com Aug 04 2016 19:05:21 M & T Bank,
One Fountain Pl. 3rd Fl., Buffalo, NY 14203

3914657 E-mail/Text: camanagement@mtb.com Aug 04 2016 19:05:21 M&T Bank, PO Box 1288,
Buffalo, NY 14240-1288

3914658 E-mail/Text: camanagement@mtb.com Aug 04 2016 19:05:21 M&T Bank, PO Box 1345,
Buffalo, NY 14240-1345

3914662 +E-mail/Text: bankruptcynotices@cbecompanies.com Aug 04 2016 19:05:28
Nelson, Watson & Associates, LLC, 80 Merrimack St., Lower Level, Haverhill, MA 01830-5211

3914664 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2016 19:05:22 PA Department of Revenue,
Dept 280406, Harrisburg, PA 17128-0001

4291475 EDI: PRA.COM Aug 04 2016 19:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541

3920764 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2016 19:05:22
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

3914670 E-mail/Text: BKRMailOps@weltman.com Aug 04 2016 19:05:25 Weltman Weinberg & Reis,
323 W Lakeside Ave Su 200, Cleveland, OH 44113-1009

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3914627* Department of the Treasury, Internal Revenue Service, Philadelphia, PA 19154

3914639* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Centralized Insolvency Op,
PO Box 21126, Philadelphia, PA 19114-0326)

3914649* +Lynn Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345

3914650* +Lynn Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345

3914651* +Lynn Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345

3914652* +Lynn Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345

3914653* +Lynn Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345

3914654* +Lynn Cuddeford, 155 W. River St., Apt. F2, Wilkes-Barre, PA 18702-2345

3914659* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T Bank, PO Box 1345, Buffalo, NY 14240-1345)

3914669* United States Internal Rev, PO Box 145595 Stop 8420G, Cincinnati, OH 45250-5595

3914609 ##Bank of America, PO Box 961206, Fort Worth, TX 76161-0206

3914626 ###Creditors Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470

3914631 ###Encore, 400 N. Rogers Road, PO Box 3330, Olathe, KS 66063-3330

4649097 ##Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008,
Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008

TOTALS: 0, * 10, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

Andrew Goldberg on behalf of Creditor Federal National Mortgage Association
Bkmail@rosicki.com
Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Chandra Marie Arkema on behalf of Creditor Capital One Auto Finance pabk@logs.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecef@pamd13trustee.com
John DiBernardino on behalf of Debtor Vincent A Cuddeford, II diberlaw@ptd.net
Joseph P Schalk on behalf of Creditor BANK OF AMERICA, N.A. pamb@fedphe.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkggroup@kmlawgroup.com,
bkggroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T Bank bkggroup@kmlawgroup.com,
bkggroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Lorraine Gazzara Doyle on behalf of Creditor Bank Of America, N.A., Successor By Merger To
Bac Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP LDoyle@udren.com,
vbarber@udren.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 Vincent A Cuddeford II
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:11-bk-05242-RNO**

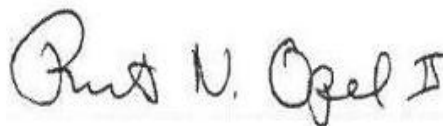
Social Security number or ITIN **xxx-xx-7307**
EIN **20-0507231**
Social Security number or ITIN _____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent A Cuddeford II
aka Vincent Albert Cuddeford II, fdba VAC Logistics, Inc.

August 4, 2016**By the
court:**

Honorable Robert N. Opel
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.